

NATIONAL CONSUMER PROTECTION WEEK 2004

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Students Compete in National Competition While Learning Vital Consumer Skills

LifeSmarts Part of Weeklong Focus on Consumerism

North Highlands – Students at Highlands High School hope to show off their consumer savvy at the national level as part of the annual LifeSmarts competition. The California Department of Consumer Affairs is encouraging high schools across the state to join the program, which helps teens hone skills that can be used regardless of their eventual professions.

School and Consumer Affairs representative hosted a LifeSmarts demonstration on Feb. 2 at Highlands High School in North Highlands. Students and teachers involved in the competition demonstrated how the competition works.

The LifeSmart promotion kicked off National Consumer Protection Week events in California, with a focus on this year's theme, "Financial Literacy."

LifeSmarts was created by the National Consumer League to help students prepare for the common challenges of everyday life, such as applying for credit, shopping wisely, and understanding the rights and responsibilities they have as consumers. The first phase of the competition is Internet-based. Winners move on to in-person state competition and from there to regional and national competitions.

Sample questions for the competition include, "Name one debt that personal bankruptcy usually does not erase" (answer: child support; alimony; taxes; fines; student loans), and "Other than your signature, what personal information must you provide on a credit card slip?" (answer: none).

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Students Compete in National Competition While Learning Vital Consumer Skills 2-2-2-2-2

LifeSmarts is open to all teens in grades nine through twelve and is designed to complement school curriculum. Students work in classrooms or with coached teams to learn about credit cards, consumer debt and financial issues that are vital in today's marketplace.

The Department of Consumer Affairs is working with the National Consumer League to promote LifeSmarts to students and teachers throughout the state. In addition to personal finance, the program encourages high school students to study health and safety, the environment, and technology, and to use what they learn in a fun competition.

You can get more information online by visiting the Department of Consumer Affairs Web site at www.dca.ca.gov and clicking on the LifeSmarts link.

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